IN THE SPECIFICATION

Please replace the paragraph beginning at page 10, line 17, with the following

rewritten paragraph:

--In the mobile device 1 in question, the transmitted payment request is received via

the contactless interface 11, and, depending upon the variant, is filtered, if applicable, on the

basis of the transaction identification contained therein, in that the transaction identification

contained in the payment request is compared by the mobile device 1 with the transaction

identification previously transmitted to the payment terminal 2. A payment record is

prepared in a payment record module 14 of the mobile device 1, for example a programmed

software module, on the basis of the received payment request, for example after the

authenticity of the payment request, respectively the authenticity of the payment terminal 2,

has been checked and the payment request has been displayed to the customer on the display

19 of the mobile device 1, and the customer, by means of the operating elements 18 of the

mobile device1, has accepted and thereby enabled the payment. The prepared payment

record comprises the received payment request and a customer identification of the customer,

for example a IMSI (International Mobile Subscriber Identity) or a user number especially

allocated for this type of payment described here, which in each case are stored on the SIM

card 17 of the mobile device 1. To improve security, the payment record can be provided

with an electronic signature of the respective customer 5 <sie.> by the payment record

module 14, or can be executed as a secured certificate.--